

Bank Account Type for San Francisco-Oakland-Fremont, CA, 2013 by Selected Household Characteristics

All Households

| | Number of Households (1000s) | Number of Households (PCT) | Unbanked | Checking and Savings | Savings Only | Checking Only | Banked, Account Type Unknown |
|--------------------------------------|------------------------------|----------------------------|----------|----------------------|--------------|---------------|------------------------------|
| All Households | 1925 | 100 | 5.7 | 76.4 | 1.5 | 14.0 | 2.3 |
| Race/Ethnicity (PCT) | | | | | | | |
| Black | 173 | 100 | 23.0 | 57.9 | - | 14.9 | 4.2 |
| Hispanic | 293 | 100 | 14.8 | 61.8 | 1.5 | 19.0 | 3.0 |
| Asian | 492 | 100 | 2.0 | 74.7 | 4.3 | 15.8 | 3.3 |
| American Indian/Alaskan | 17 | 100 | - | NA | - | NA | - |
| Hawaiian/Pacific Islander | 13 | 100 | NA | - | - | NA | - |
| White non-Black non-Hispanic | 938 | 100 | 1.0 | 86.3 | 0.4 | 10.8 | 1.4 |
| Other non-Black non-Hispanic | - | 100 | - | - | - | - | - |
| Age Group (PCT) | | | | | | | |
| 15 to 24 years | 73 | 100 | NA | NA | - | NA | NA |
| 25 to 34 years | 331 | 100 | 11.4 | 69.2 | - | 19.3 | - |
| 35 to 44 years | 434 | 100 | 8.3 | 76.1 | 0.9 | 12.5 | 2.1 |
| 45 to 54 years | 368 | 100 | 3.5 | 84.3 | - | 10.3 | 1.9 |
| 55 to 64 years | 327 | 100 | 1.6 | 83.2 | 1.3 | 12.7 | 1.2 |
| 65 years or more | 392 | 100 | 3.3 | 72.3 | 5.4 | 15.6 | 3.4 |
| Education (PCT) | | | | | | | |
| No high school degree | 160 | 100 | 31.1 | 42.6 | 13.1 | 13.2 | - |
| High school degree | 244 | 100 | 14.3 | 78.0 | - | 7.7 | - |
| Some college | 430 | 100 | 3.8 | 71.7 | 0.9 | 18.3 | 5.3 |
| College degree | 1091 | 100 | 0.9 | 82.8 | 0.4 | 13.9 | 2.0 |
| Employment Status (PCT) | | | | | | | |
| Employed | 1293 | 100 | 4.9 | 78.8 | 0.3 | 14.1 | 1.9 |
| Unemployed | 99 | 100 | NA | NA | - | NA | - |
| Not in labor force | 532 | 100 | 7.1 | 73.3 | 4.8 | 10.9 | 3.9 |
| Unknown | - | 100 | - | - | - | - | - |
| Family Income (PCT) | | | | | | | |
| Less than \$15,000 | 167 | 100 | 24.8 | 33.0 | 7.3 | 23.6 | 11.4 |
| Between \$15,000 and \$30,000 | 215 | 100 | 19.1 | 57.7 | 2.0 | 21.2 | - |
| Between \$30,000 and \$50,000 | 260 | 100 | 9.0 | 65.5 | 4.9 | 17.4 | 3.2 |
| Between \$50,000 and \$75,000 | 296 | 100 | 1.6 | 80.5 | - | 15.0 | 2.9 |

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|---|------------------------------|----------------------------|----------|----------------------|--------------|---------------|------------------------------|
| At Least \$75,000 | 986 | 100 | - | 89.4 | - | 9.7 | 0.9 |
| Missing | - | 100 | - | - | - | - | - |
| Disability Status (PCT) | | | | | | | |
| Disabled | 124 | 100 | NA | NA | NA | NA | NA |
| Not Disabled | 1336 | 100 | 4.8 | 80.9 | 0.3 | 13.3 | 0.7 |
| Not Applicable | 465 | 100 | 4.0 | 70.6 | 4.5 | 15.5 | 5.4 |
| Metropolitan Status (PCT) | | | | | | | |
| Metropolitan area - principal City | 1048 | 100 | 7.7 | 72.3 | 2.4 | 15.9 | 1.7 |
| Metropolitan area - Balance | 877 | 100 | 3.4 | 81.2 | 0.5 | 11.8 | 3.1 |
| Not in Metropolitan area | - | 100 | - | - | - | - | - |
| Not Identified | - | 100 | - | - | - | - | - |

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- NA = Not available because the sample size was too small to produce a precise estimate.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.